

www.ARFinishLine.org



Every child needs health insurance

Children do better when they have quality health care that gives them the healthy start they need.

ARKids works

A **ARKids First**, Arkansas' health insurance program for children, is an effective and popular way to provide affordable and quality health care. More than half of all Arkansas children are enrolled in public health insurance, which includes **ARKids First** and **Medicaid**. These programs are popular in every corner of the state and they are supported by Arkansans of all political and economic backgrounds.

ARKids First offers everything a family needs to keep children healthy: medical, dental, vision, hearing and mental health services. It also covers prescription drugs for children and prenatal care for mothers.

Arkansas has proven to the country that our state's children's health care program is effective and efficient. We were one of the first states to create a children's health insurance program for low- and middle-income families in 1997. Since then, we've cut the number of uninsured Arkansas children from 21 percent to 9 percent today. Now Arkansas has a rate of uninsured children that is below the national average.

ARKids is . . .

- MEDICAL
- DENTAL
- VISION
- HEARING
- MENTAL HEALTH
- PRESCRIPTIONS
- PRENATAL CARE



ARKids makes economic sense

Healthy children are better able to learn and thrive, allowing them to grow up to better contribute to their communities. Many states — large and small — are working to cover all children right now.

Arkansas cannot afford to miss investing in healthy children if we want a healthy economy. Health insurance for children is a wise investment. We can support an efficient and effective program now, or pay more later for long-term treatment facilities, education remediation programs and a host of other expensive services.

Arkansas cannot afford to miss investing in healthy children if we want a healthy economy.



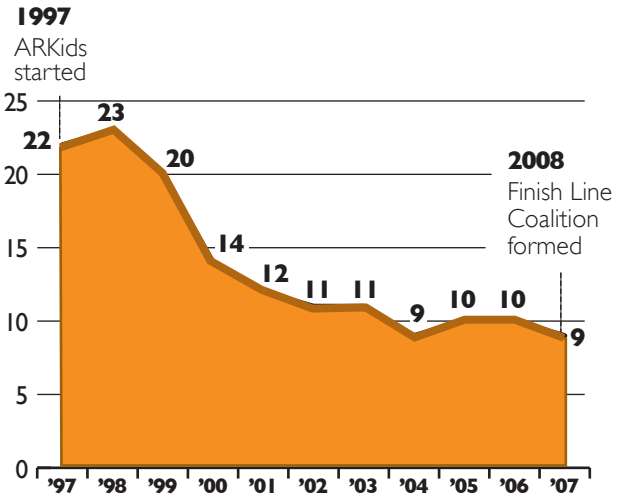
We're almost to the FINISH LINE

Arkansas has made strong progress, but there is still work to be done. Nine percent of Arkansas children – 69,000 – still have no insurance. Two out of three of those children already qualify for **ARKids First** or **Medicaid** but aren't enrolled. Many of the rest nearly qualify, but their families earn slightly too much. But they also make too little to buy private insurance, or they work for employers who don't offer coverage, so they are left with few health care options.

We don't need to create a special program or agency to get all children covered. We need to remove barriers that have stopped families from enrolling their children and keeping them enrolled. They include a lack of front-line workers and resources to educate families, confusion about what **ARKids First** does and income limits that leave many working families without coverage.

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Percent of Uninsured Children in Arkansas



SOURCE: Census Bureau's Current Population Survey

Let's cross the **FINISH LINE** together

The Arkansas Finish Line Coalition has a three-part plan to cover every child in Arkansas.

1 **Enroll children** who already qualify for ARKids First but aren't signed up.

2 **Extend health insurance** to 14,000 more Arkansas children by raising the family income limit from 200 percent of the federal poverty level to 300 percent.

3 **Expand options** for additional families who can't afford private insurance by creating a way to buy coverage through ARKids First.



Help us to reach these goals so that all children in Arkansas have affordable and quality health care.





Help us cross the **FINISH LINE**



Subscribe to our network to get news on the latest research and events. go to www.ARFinishLine.org



Join us at the Capitol for rallies to educate the public and lawmakers. Network members will be updated on upcoming events and the latest developments.



Share your story of living with or without health insurance. Send an email to storybank@aradvocates.org or call (501) 371-9678, ext. 107 or visit www.ARFinishLine.org.

The Finish Line Coalition is staffed by **Arkansas Advocates for Children and Families**

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Arkansas Advocates for Children and Families
Arkansas Association of Education Administrators
Arkansas Children's Hospital
Arkansas Community Action Agencies Association, Inc.
Arkansas Education Association
Arkansas Head Start Association
Arkansas Hospital Association
Arkansas Hunger Relief Alliance
Arkansas Interfaith Alliance
Arkansas Nurses Association
American Academy of Pediatrics-Arkansas Chapter
Benefit Bank of Arkansas
Community Health Centers of Arkansas
Easter Seals Arkansas
Harmony Health Clinic
March of Dimes- Arkansas Chapter
Mental Health Council of Arkansas
Natural Wonders Partnership Council
New Futures for Youth, Inc.
... and growing!

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**ARKANSAS
FINISH LINE
COALITION**
COVERING ALL KIDS

GOAL 1

Enroll all eligible children

Arkansas can adopt several policies to help enroll more eligible children and keep them enrolled in ARKids First.

Expand income eligibility. Other states, including Illinois and Pennsylvania, have found that when more children become eligible, the majority of new children enrolled were already eligible before the expansion. Increased awareness and decreased stigma associated with expansions to moderate-income children help reach these new enrollees.

Create electronic enrollment and re-enrollment. The Department of Human Services recently developed an online enrollment tool for ARKids First called Access Arkansas. (www.arkansas.gov/dhs). The system should be an easy-to-use application process, which allows for re-enrollment every year. Arkansas should also consider incentives for qualified facilitators, such as health clinic staff or health-outreach workers, to re-enroll families during office visits through this electronic system.

Begin administrative re-enrollment. The re-enrollment process should include sending a pre-completed form to families before their renewal month. Families would be asked to return the form

(more on back)

only if their information has changed. Since Arkansas already verifies income from other state databases, DHS would still be able to identify income changes among families if the form was not returned.

Offer 12-month continuous coverage for ARKids First A. Currently, children are covered for a full year – regardless of income changes during the 12 months — under ARKids B. This helps to ensure income fluctuations do not disrupt continuous coverage. This same benefit should be extended to ARKids First A clients to avoid the cost of children moving in and out of coverage.

Accelerate enrollment through immediate eligibility for likely-qualified children. Using trained partners located in schools or other community-based organizations, Arkansas should screen applicants and provide immediate coverage to children whose families appear to qualify. If families meet a predetermined threshold — where it seems clear they are eligible — the screener would provide an ARKids First card and then pass the completed application on to DHS for verification. This allows children to receive coverage immediately and decreases the chance that a family's application will fall through the cracks.

More options for streamlining enrollment and retaining eligible children include:

- Providing all applications, renewal materials and instructions in multiple languages.
- Monitoring effectiveness of enrollment and retention policies.



**ARKANSAS
FINISH LINE
COALITION**
COVERING ALL KIDS

GOALS 2 and 3

Extend coverage to
more uninsured children

Healthy kids, healthy economy: We can invest in the Arkansas economy while providing more children with health coverage and more working parents with the peace of mind quality coverage brings.

Covering kids brings long-term benefits to the state, since healthy children have the opportunity to grow into educated, productive citizens. But there is a more immediate return on the state's investment, as well: for every \$1 Arkansas spends on children's health insurance, the federal government provides \$3, or more.

According to estimates by Families USA, a national health care advocacy group, an annual state investment of \$8.5 million in ARKids First would return to Arkansas:

- \$43.9 million in business activities
- \$16.2 million in salaries and wages
- 436 new jobs

(more on back)

We can cover more children by expanding the successful ARKids First program.

ARKids First and Medicaid currently cover more than 360,000 children. A modest state investment could help cover the remaining uninsured children in Arkansas. To expand coverage, the Arkansas Finish Line Coalition seeks to:

EXTEND health insurance to 12,000 more Arkansas children by raising the family income limit from 200 percent of the federal poverty level to 300 percent.

EXPAND options for an additional 11,000 families who can't afford private insurance by creating a way to buy affordable coverage through ARKids First.

What would this expansion cost?

- To raise the family income limit from 200 percent of the federal poverty level to 300 percent, Arkansas would need to spend approximately \$8.5 million to access \$28 million in federal dollars.
- Expanding options for families with moderate incomes would have a minimal cost to the state. We estimate that families would spend \$100 per child, per month, to buy full ARKids First coverage. At this level, families could pay the full cost of ARKids First coverage without a subsidy from the state.



ARKids First includes two plans, based on family income.

ARKids First A provides free care for a range of screenings and treatment services.

ARKids First B, for families with slightly higher incomes, provides most of the same benefits and requires a small co-payment for some services, including \$10 for routine visits and \$5 for prescriptions.

How do I know if my child is eligible? Eligibility is determined by income and the number of people in your family. If your family earns less than the income limits below, your child may be eligible for ARKids First plans A or B.

ARKIDS FIRST A

Family members in household	Birth to 6	6 to 19
1	\$13,832	\$10,400
2	\$18,620	\$14,000
3	\$23,408	\$17,600
4	\$28,196	\$21,200

ARKIDS FIRST B

Family members in household	Birth to 19
1	\$20,800
2	\$28,000
3	\$35,200
4	\$42,400

(more on back)

How do I apply for my child?

Call 1-888-474-8275 or visit www.arkidsfirst.com.

LEARN about ARKids First and other DHS programs for which your family may qualify at the ACCESS Arkansas Web site.

Go to www.arkansas.gov/dhs and click on Access Arkansas.

GET HELP from the Benefit Bank of Arkansas with your application. Sites are located in Hempstead, Izard, Mississippi, Montgomery, Phillips, Pulaski and Washington counties. Call 877-375-0790 for exact locations.

VISIT a Department of Human Services County Office. Find your county office at www.arkansas.gov/dhs.

